

United States Bankruptcy Court  
Eastern District of California

In re:  
Robert Edward Hayes  
Francisca Hayes  
Debtors

Case No. 11-42630-D  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin  
Form ID: b9a

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Sep 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2011.

db/jdb  
+Robert Edward Hayes, Francisca Hayes, 6920 24th St, Rio Linda, CA 95673-2804  
+Richard E. Dwyer, 800 W El Camino Real #180, Mountain View, CA 94040-2586  
+Susan K. Smith, 7485 Rush River Dr #710-PMB 218, Sacramento, CA 95831-5260  
19159058 +AMPRO MORTGAGE CORPORATION, 2133 W PEORIA AVE, PHOENIX AZ 85029-4928  
19159056 AllianceOne, PO Box 540989, Livonia MI 48151  
19159059 +BAC HOME LOANS SERV LP, 450 AMERICAN ST SV, SIMI VALLEY CA 93065-6285  
19159060 +BANK OF AMERICA N A, 450 American St, SIMI VALLEY CA 93065-6285  
19159067 +COFACE COLLECTIONS NORTH AMERICA INC, 3001 Division Street, Metairie LA 70002-5855  
19159068 +DIVERSIFIED CONSULTANTS INC, 6405 Metcalf Avenue Suite 503, Shawnee Missio KS 66202-4084  
19159069 +GC SERVICES LP, P O Box 2667, Houston TX 77252-2667  
19159070 Home Depot, PO Box 182676, Columbus OH 43218-2676  
19159071 Home Depot, PO Box 183175, Columbus OH 43218-3175  
19159072 +Homedepot, PO Box 653000, Dallas TX 75265-3000  
19159075 IC SYSTEMS INC, 444 Highway 96 Eas, St Pau MN 55127-2557  
19159077 +IQOR INC, 335 Madison Ave 27th Fl, New York NY 10017-4653  
19159078 +NATIONWIDE CREDIT INC, 2002 Summit Boulevard Suite 600, Atlanta GA 30319-1559  
19159079 +NCO FINANCIAL SYSTEMS, 507 Prudential Road, Horsham PA 19044-2368  
19159080 PHILLIPS COHEN ASSOCIATES, 695 Rancocas Road, Westampton NJ 08060-5626  
19159081 +Richard Dwyer, 800W El Camino Real Suite 180, Mountain View CA 94040-2586  
19159082 +SEARS CITIBANK CBNA, 8725 W SAHARA AVE, THE LAKES NV 89163-0001  
19159083 +THE HOME DEPOT CBNA, PO BOX 6497, Sioux Falls SD 57117-6497  
19159084 +UNITED COLLECTIONS BUREAU, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501  
19159086 +WELLS FARGO BANK NA, PO BOX 3117, WINSTON SALEM NC 27102-3117  
19159087 +WELLS FARGO CARD SERVICE, PO BOX 14517, DES MOINES IA 50306-3517  
19159088 +WELTMAN WEINBERG REIS, 965 Keynote Circle, Brooklyn Heights OH 44131-1829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

EDI: EDD.COM Sep 22 2011 03:33:00 Employment Development Department,  
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Sep 22 2011 03:33:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952  
19159057 EDI: AMEREXPR.COM Sep 22 2011 03:33:00 AMERICAN EXPRESS, P O Box 360001,  
Fort Lauderdale FL 33336-0001  
19159061 EDI: TSYS2.COM Sep 22 2011 03:33:00 BARCLAYCARD, PO Box 8801, Wilmington DE 19899-8801  
19159062 EDI: CALTAX.COM Sep 22 2011 03:33:00 CALIFORNIA FRANCHISE BOARD, PO Box 942840,  
Sacramento CA 94240-0040  
19159063 EDI: CAPITALONE.COM Sep 22 2011 03:33:00 CAPITAL ONE, PO Box 30285,  
Salt Lake City UT 84130-0285  
19159064 +EDI: SEARS.COM Sep 22 2011 03:33:00 CBUSASEARS, 8725 W SAHARA AVE,  
THE LAKES NV 89163-0001  
19159065 +EDI: CHASE.COM Sep 22 2011 03:33:00 CHASE, P O Box 15298, Wilmington DE 19850-5298  
19159066 EDI: CITICORP.COM Sep 22 2011 03:33:00 CITI, PO Box 6500, Sioux Falls SD 57117-6500  
19159073 +EDI: HFC.COM Sep 22 2011 03:33:00 HSBC, P O Box 2013, Buffalo NY 14240-2013  
19159074 +EDI: HFC.COM Sep 22 2011 03:33:00 HSBC COSTCO WHOLESALE, PO BOX 5253,  
CAROL STREAM IL 60197-5253  
19159075 EDI: ICSYSTEM.COM Sep 22 2011 03:33:00 IC SYSTEMS INC, 444 Highway 96 Eas,  
St Pau MN 55127-2557  
19159076 EDI: IRS.COM Sep 22 2011 03:33:00 INTERNAL REVENUE SERVICE, Fresno CA 93888  
19159085 EDI: USBANKARS.COM Sep 22 2011 03:33:00 US BANK, P O Box 6344, Fargo ND 58125-6344  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19159085 ##US BANK, P O Box 6344, Fargo ND 58125-6344

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

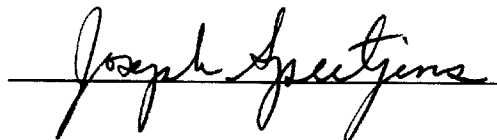
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*


**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

	<b>UNITED STATES BANKRUPTCY COURT</b> <b>Eastern District of California</b>  <b>Robert T Matsui United States Courthouse</b> <b>501 I Street, Suite 3-200</b> <b>Sacramento, CA 95814</b>  (916) 930-4400 <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> M-F 9:00 AM - 4:00 PM	<b>FILED</b>  <b>9/21/11</b>  CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA  auto		
<b>Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, &amp; Deadlines</b> <b>A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/19/11.</b> You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.				
<b>Case Number: 11-42630 - D - 7</b>				
<b>Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):</b>				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>Robert Edward Hayes</b>            xxx-xx-3177             6920 24th St            Rio Linda, CA 95673         </td> <td style="width: 50%; vertical-align: top;"> <b>Francisca Hayes</b>            xxx-xx-7622             6920 24th St            Rio Linda, CA 95673         </td> </tr> </table>			<b>Robert Edward Hayes</b> xxx-xx-3177  6920 24th St Rio Linda, CA 95673	<b>Francisca Hayes</b> xxx-xx-7622  6920 24th St Rio Linda, CA 95673
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<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>Debtor's Attorney:</b> Richard E. Dwyer            800 W El Camino Real #180            Mountain View, CA 94040   <b>Telephone Number:</b> 747-224-7956         </td> <td style="width: 50%; vertical-align: top;"> <b>Trustee:</b> Susan K. Smith            7485 Rush River Dr #710-PMB 218            Sacramento, CA 95831   <b>Telephone Number:</b> 916-833-2936         </td> </tr> </table>			<b>Debtor's Attorney:</b> Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040  <b>Telephone Number:</b> 747-224-7956	<b>Trustee:</b> Susan K. Smith 7485 Rush River Dr #710-PMB 218 Sacramento, CA 95831  <b>Telephone Number:</b> 916-833-2936
<b>Debtor's Attorney:</b> Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040  <b>Telephone Number:</b> 747-224-7956	<b>Trustee:</b> Susan K. Smith 7485 Rush River Dr #710-PMB 218 Sacramento, CA 95831  <b>Telephone Number:</b> 916-833-2936			
<b>MEETING OF CREDITORS</b>				
<b>Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-A, 7th Floor, Sacramento, CA</b>				
<b>Date &amp; Time: 10/26/11 03:00 PM</b>				
The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.				
<b>Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.</b> The presumption of abuse does not arise.				
<b>Deadlines</b> - Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: <b>Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:</b> <b>12/27/11</b> <b>Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.</b>				
<b>Creditors May Not Take Certain Actions</b>				
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.				
<b>It is unnecessary to file claims at this time</b> because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.				
<b>Creditor with a Foreign Address</b>				
A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.				
<b>See Reverse Side For Important Explanations.</b>				

Dated:  
9/21/11

For the Court,  
Wayne Blackwelder, Clerk

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p><b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---